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# Small business in a time of crisis: A five stage model of business grief

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## ABSTRACT

In this paper we examine the implications that a crisis such as that created by COVID-19 has for the psychological well-being of small business owners. We use the psychological literature on grief, specifically, the Kübler-Ross (1969) Five Stage Model of Grief to examine the impacts. Our review of the literature indicates that although there are critics of a stage based approach there are also advocates for the use of stages to help us frame and understand the manifestations of grief. Data was collected from forty small business owners based in Ireland. Data was collected five times over a period of six months (March–September 2020). The outcome is a five-stage model of business grief. The findings provide insights into the emotional relationship between an owner and their small business. We propose that a business closure can cause small business owners to grieve in a manner that aligns with a series of stages and that these stages can be modelled and illustrated.

## 1. Introduction

Unlike other crises that have a specific duration, there is much economic and societal uncertainty associated with COVID-19 (World Health Organisation, 2020). The business community, specifically, small business owners face significant uncertainty. Although the COVID-19 crisis is a relatively recent occurrence, there is an emergent, albeit small body of research on the impact that the restrictions imposed by COVID-19 are having on the small business community (Akpan et al., 2020; Alonso et al., 2020; Bartik et al., 2020; Cowling et al., 2020; Hall et al., 2020; Kuckertz et al., 2020; Liguori and Pittz, 2020; Nummela et al., 2020; Papadopoulos, 2020; Ratten, 2020; Stephens et al., 2021). In this paper we add to the extant literature by presenting evidence from Ireland. The impact of a crisis, a business closure (even temporary) needs to be examined in terms of the potential impact on the emotional, psychological and social well-being of small business owners. We use our findings to develop an approach that allows us to illustrate business grief and aids our ability to describe the business grief experienced by small business owners when they endure a temporary business closure.

In this paper we are guided by the Kübler-Ross Five Stage model of Grief (1969) which we use to aid our understanding of the experiences of small business owners. The model proposes that there are stages of mourning and grief that are universal. Traditionally, the model has been used to study how an individual responds to: illness, the loss of a relationship, or to the death of an important person. The five stages are: denial, anger, bargaining, depression and acceptance. There have been a few attempts to apply the Kübler-Ross model within a business setting: permanent work-site closure (Blau, 2007); in-employment impacts (Hazen, 2008), consumer

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preferences (Lim, 2013); and technology adoption (Sotelo and Livingood, 2015). Given that the Kübler-Ross model has been used with individuals experiencing loss, it makes sense to use it with individuals experiencing loss within the business community. However, it remains the case that relatively little is known about how grief affects the business community.

## 2. Small business owners failure, crisis and grief

Our starting point is that the literature has struggled to fully comprehend how entrepreneurial activity is impacted by crisis episodes (Cope, 2011; Doern et al., 2019; Herbane, 2010; Lussier and Halabi 2010; Muñoz et al., 2020). Given the economic importance and vulnerability of our small businesses, additional research is needed to understand how their owners think and act in relation to crisis management efforts in the event of business interruptions (Herbane, 2010). Indeed, Spillan and Hough (2003) warn that not only can a crisis adversely impact the individuals directly associated with the business, it can destroy the business entity and wreak havoc on suppliers, customers, partners, competitors, and the community in which the business is based. Furthermore, Foss (2020) explains that given the importance of entrepreneurship in the global business environment, it is important to study the impact of the COVID-19 crisis. Brown et al. (2020, 381) reflect that the attention of policy makers has inevitably, and understandably, centred on the immediate effects that the COVID-19 crisis has for existing small businesses, in terms of their ability to maintain staffing levels, avoid cash-flow problems and prevent widespread bankruptcies in the wake of the lockdown. The COVID-19 crisis is such that it has had and will have significant economic and societal consequences. Indeed, Kuckertz et al. (2020), posit that it is a metaphorical 'Black Swan' event for entrepreneurship as it encompasses virtually every sector and every country spanning the entire global economy simultaneously.

Amankwah-Amoah et al. (2018, 651) explain that many of the processes of entry and exit into and out of entrepreneurship have been studied. The literature (Singh et al., 2015; Ucbasaran et al., 2013; Zacharakis et al., 1999) reports that the loss of a business is likely to generate a negative emotional response (akin to grief) from small business owners. This is because as Shepard (2003, 319) explains, there is an emotional relationship between the self-employed and their business that is not simply about personal profit; it also involves loyalty to a product, loyalty to a market and customers, personal growth, and the need to prove oneself. The loss of a small business will impact on all the stakeholders but especially those in the family. This loss can induce grief among family members and feelings of loss that trigger well-established psychological, behavioural and physiological symptoms (Gross, 1999; Shepard, 2009).

## 3. Theoretical framework

Stroebe et al. (2017) explain that theoretical models of bereavement serve the function of increasing our understanding of grief, and that theories, postulating that grief progresses through specific emotional stages, remain highly influential. It is not within the scope of this article to present a critique of the merits of stage based approaches to the study of grief. Within the health and palliative literature (Wortman and Silver, 1989; Weiner, 2007; Parkes, 2013; Shear, 2015) the so called stage-based models have been the subject of significant critique. However, there is also a substantial body of literature reporting the positive aspects of using stage-based models (Holland and Neimeye, 2010; Breen, 2011; Baglione, 2018; Nielsen et al., 2019). Our review of the literature indicates that although there are strong critics of a stage based approach to the treatment of grief there are also strong advocates for the use of stages to help us frame and understand the manifestations of grief. As a result, we adopt the view that a business closure can cause small business owners to grieve in a manner that aligns with a series of stages that can be modelled and illustrated.

In 1969 Elisabeth Kübler-Ross proposed a five-stage model of grief in her book: *On Death and Dying*. Over the years, the Kübler-Ross (1969) model has become an important framework to aid our understanding of loss and grief. The model has been applied to the study of death, serious illness and sports injuries. A key finding is that when examining the sense of loss, this emotion can prevent the individual changing or moving forward with their lives. Thus, this notion of loss is not only confined to the area of bereavement or terminal illness but we would argue relevant to business situations; specifically, those that arise for small business owners when their business closes. The importance of this model resides in the notion that emotions are important to the way that individuals perceive their social environment (Castillo et al., 2018). Therefore, the model provides an appropriate theoretical lens with which to examine how individuals (small business owners) perceive either (positively or negative), stressful, or non-stressful situations within their business environment.

The five stages of grief are denial, anger, bargaining, depression and acceptance. As with any stage-based model there are limitations. However, it is important to note that the five stages are presented as a structured guide and that since its original publication a series of variations in the number, sequence and naming of the stages have been proposed (Corr, 2020; Castillo et al., 2018; Kuczewski, 2019; Scheck and Kinicki, 2000). In addition, there is no longer an assumption that the stages are chronological nor is the transition between stages assumed to be linear. This suggests that even though an individual (a small business owner) who experiences emotions including loss or grief (due to a temporary business closure) may not enter each of the stages or the model, but rather they could move into one stage and then revert back into the previous stage. Therefore, in the context of this study we make two fundamental assumptions: first, not every small business owner who experiences grief as a result of a business closure will elicit responses aligned with all five stages and second, in their experience may not be in a specific sequence. This is because we (must) assume that the reaction to and experience of a business loss will be unique to the individual experience. Each individual and each small business owner will react differently to change, and not all will experience: all five stages; or the stages over the same period of time; or the stages in a prescribed sequence. The key outcome of our study is the proposal of a stage-based model of business grief. We do this to support our proposition that a business closure can cause small business owners to grieve in a manner that aligns with a series

of stages that can be modelled and illustrated. In the next section of our paper we present our method and approach to data collection and analysis.

#### 4. Methodology

The novelty of our study is based on the fact that we collected data through structured interviews with small business owners ( $n = 40$ ) five times over a period of six months and during a unique set of circumstances. In total 200 structured interviews took place between March and September 2020. During this longitudinal study the small business owners faced a range of unique challenges. The imposition of business restrictions as a result of the COVID-19 pandemic saw many businesses including those in this study close, then partially reopen, in many cases with a significantly different business model and operating system. Criterion sampling was chosen and all the participants: 1) had experienced business closure due to the COVID-19 restrictions; 2) had (re)started successfully; and 3) expected to continue in business during the remainder of 2020. The unit of analysis is an individual who had experienced a business closure/failure and had subsequently continued their entrepreneurial journey. Due to the sensitive nature of the topic and time constraints many potential participants declined to participate. A profile of the participants is provided in appendix 1. The structured interviews were conducted at five points in time and took place while different levels of economic and social activity being permitted (please refer to appendix 2). The interviews were conducted online via MS Teams or Zoom. The small business owners were all based in Ireland. The interviews lasted on average 20–30 min. The structured interviews began with a series of short open ended questions that explored the small business owners experience of the crisis. A summary of the key themes that emerged is presented at the start of section 5 (findings) to provide a context to the main findings which were generated by a series rank-order questions, linked to the five stages (appendix 3). As participants were recorded at five separate stages, a series of one-way-repeated-measures analysis of variance (ANOVA) with post hoc comparisons as proposed by (Field, (2017)) were carried out using IBM SPSSv25 to examine potential variations on each of the five Kübler-Ross dimensions (Denial, Anger, Bargaining, Depression and Acceptance) at the different time points. In addition, correlations were carried out between the five Kübler-Ross dimensions at each time point with participants gender, age and number of years in business.

#### 5. Findings

The impact, that a temporary business closure such as that created by COVID-19 has on small business owners generates a range of responses. The open-ended questions capture a simplistic picture of the entrepreneur's experiences: there was initial shock, a period of reflection, a sense of frustration and then relief at the ability to restart. In addition, the small business owners reported how their business is a key part of their identity. However, many of the small business owners also reported how the closure had allowed them to benefit from a period of reflection, which in many cases facilitated a significant reassessment of work-life balance and/or the operation of their business model. For the small business owners, the appraisal of the situation was an iterative process. Although the small business owners experienced a significant level of psychological stress, over time they accepted the changed circumstances and focused on continuation.

Contained in Table 1 are the means and standard deviations for each of the factors at each of the five stages, along with pairwise comparison (Bonferroni) tests. Insert Table 1. For *Denial* there was a significant effect for time, Wilks' Lambda = .32,  $F(4, 36) = 19.30$ ,  $p < .001$ , partial eta squared = .682. There was a slight but significant rise during the near-end lockdown phase (Time 4), on closer inspection (see Table 2 and Fig. 2) it was clear that participants were more likely to experience denial around their business situations at the start of the lock-down compared to near end of lock-down. Overall, the small business owners are less in denial about the situation over time. Insert Fig. 1.

*Anger* was also reported as a significant effect over the period, Wilks' Lambda = .46,  $F(4, 36) = 10.42$ ,  $p < .001$ , partial eta squared = .537. Overall, the participants reported higher experiences of anger around their business situation at the start of lock-down (see Table 2 and Fig. 3), and especially during Stage 1. However, feelings of anger decreased as the lockdown progressed. Insert Fig. 2

*Bargaining* reported a significant effect over time, Wilks' Lambda = .49,  $F(4, 36) = 9.26$ ,  $p < .01$ , partial eta squared = .507. There was a higher rate of bargaining at the start of the lock-down with a gradual decrease over the latter stages (especially Time 3) of the lock-down (see Table 2 and Fig. 4). Insert Fig. 3

*Depression* over time was reported to differ significantly overall, Wilks' Lambda = .61,  $F(4, 36) = 5.66$ ,  $p < .01$ , partial eta squared = .386. More specifically, at the start of the lockdown period, the small business owners generally have a more favourable

**Table 1**  
Summary Statistics for each factor.

Time	Denial			Anger			Bargaining			Depression			Acceptance		
	M	SD	PC	M	SD	PC	M	SD	PC	M	SD	PC	M	SD	PC
1	8.75	1.37	3+5	10.13	1.38		7.35	1.23	3	3.23	0.92	2+3+4	6.78	0.95	2
2	8.08	1.98	3	10.75	1.28	3+4+5	7.70	1.09	3+4+5	4.25	1.01	1	7.65	1.00	1+3+4+5
3	7.20	1.29	1+2+4	9.58	1.01	2	6.53	0.85	1+2+4	3.83	0.78	1	6.60	1.39	2
4	8.03	1.35	3+5	9.70	1.22	2	7.00	0.91	2+3	3.80	0.69	1	6.83	1.22	2
5	7.15	1.63	1+4	9.10	2.00	2	6.88	1.52	2	3.83	0.75	1	6.90	1.01	2

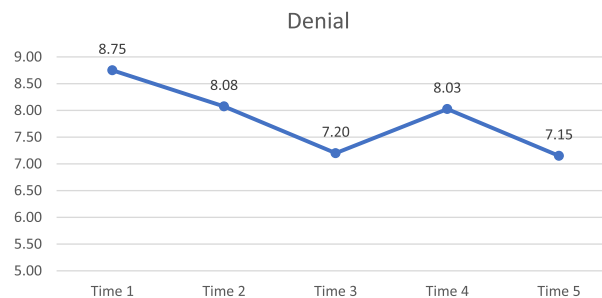
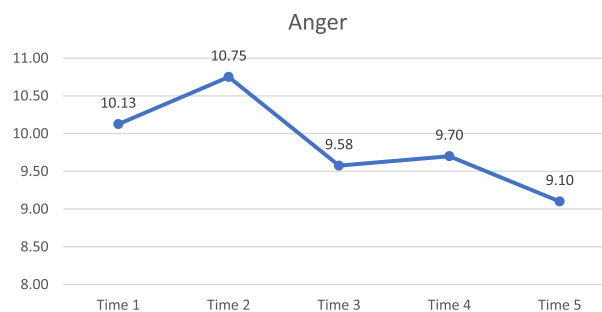
Note: PC = pairwise comparison (Bonferroni tests), 1 = Time 1, 2 = Time 2, 3 = Time 3, 4 = Time 4, 5 = Time 5.

**Table 2**

Model Results for each factor.

	Model Factors	Years in Business	Age	Gender
Time 1	Denial	0.296	0.230	-.452**
	Anger	0.146	0.058	-0.271
	Bargaining	-0.164	-0.223	-.356*
	Depression	-.324*	-0.298	-.346*
	Acceptance	0.021	0.041	-0.199
Time 2	Denial	0.223	.391*	-0.088
	Anger	0.295	0.237	-0.010
	Bargaining	.430**	.400*	-0.200
	Depression	0.221	0.170	-0.290
	Acceptance	0.171	0.230	0.084
Time 3	Denial	0.014	0.203	-0.110
	Anger	-0.067	-0.009	0.004
	Bargaining	-0.042	0.083	-0.178
	Depression	0.013	0.193	-0.174
	Acceptance	-0.308	-0.045	0.240
Time 4	Denial	-.468**	-0.232	0.095
	Anger	0.072	-0.028	0.153
	Bargaining	0.162	0.153	-0.112
	Depression	0.158	0.092	-0.162
	Acceptance	-.415**	-0.251	.347*
Time 5	Denial	0.088	0.124	-0.058
	Anger	-0.044	-0.095	-0.074
	Bargaining	-0.005	0.013	-0.087
	Depression	-0.047	0.032	-0.182
	Acceptance	-0.093	0.101	.347*

Note: \*\*. Correlation is significant at the 0.01, \*. Correlation is significant at the 0.05.

**Fig. 1.** Denial over time.**Fig. 2.** Anger over time.

mood. However, their mood, in general, became less positive, and stayed consistent over the rest of lock-down (see Table 2 and Fig. 5). Insert Fig. 4

Acceptance was also found to be significant over time, Wilks' Lambda = .65,  $F(4, 36) = 4.85$ ,  $p < .01$ , partial eta squared = .350. Interestingly, the participants experience of accepting was less favourable at the start, however at the second stage (Time 2) they were more accepting of the situation. However, acceptance began to decline gradually between stage 3 and stage 5. (see Table 2 and Fig. 6). Insert Fig. 5

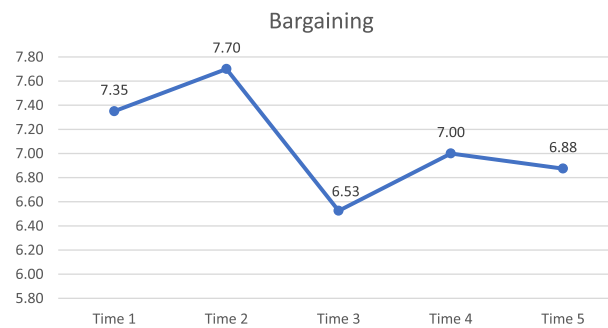


Fig. 3. Bargaining over time.

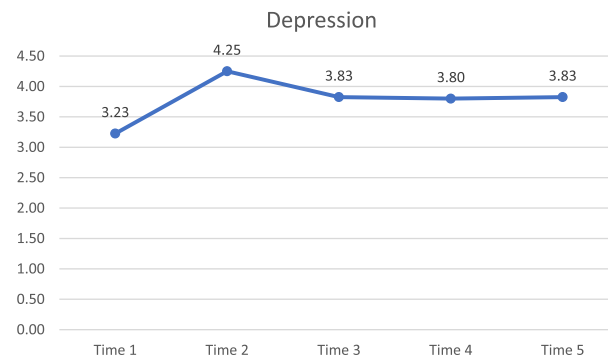


Fig. 4. Depression over time.

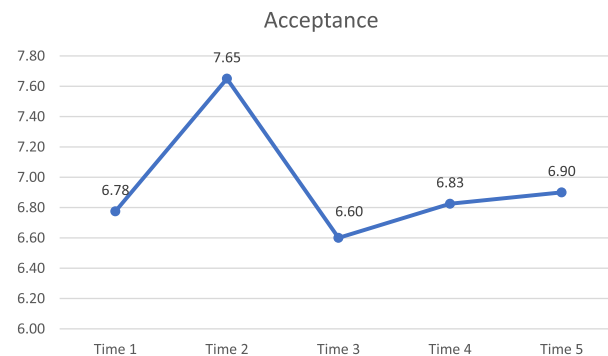


Fig. 5. Acceptance over time.

At the first stage (Time 1), the number of years in business was related to the participants mood (*Depression*). In general, the participants who had spent a longer time in business was significantly, negatively related to a negative mood state ( $r = -.324, p < .05$ ). No other significant relationships were reported between years in business and other model factors (see Table 2). However, gender was related to denial, bargaining and depression. The male participants were significantly, slightly less likely to experience feelings of denial ( $r = -.452, p < .01$ ), bargain more ( $r = -.356, p < .05$ ) or have a negative mood ( $r = -.346, p < .05$ ) than females (see Table 2). No other significant relationships were reported for gender. Insert Table 2.

In the stage (Time 2) the number of years in business reported by participants was significantly related to *bargaining* approaches ( $r = .430, p < .01$ ). However, no other significant relationship was reported (see Table 2). Interestingly, the age of the participants was significantly related to both denial and bargaining, with older participants slightly more likely to experience greater levels of denial ( $r = .391, p < .05$ ) and display more evidence of bargaining ( $r = .400, p < .05$ ). Background indicators were not significantly related to any other model factors. There were no significant relationships reported in the third stage (Time 3). However, there were several significant relationships reported at the fourth stage (Time 4). The number of years the participant was in business was negatively, significantly related to their level of denial ( $r = -.468, p < .01$ ) and acceptance ( $r = -.415, p < .01$ ). This may suggest that those who have been in business longer are less likely to be denial about their business situation but also less likely to accept the gravity of the situation. In addition, gender was also related, weakly with the participants level of acceptance of the situation, suggesting that males are more likely to be accepting of their business situation than females ( $r = .347, p < .05$ ). All other relationships were reported as non-significant. For the fifth stage (Time 5) only one significant relationship was reported significant. The males in general

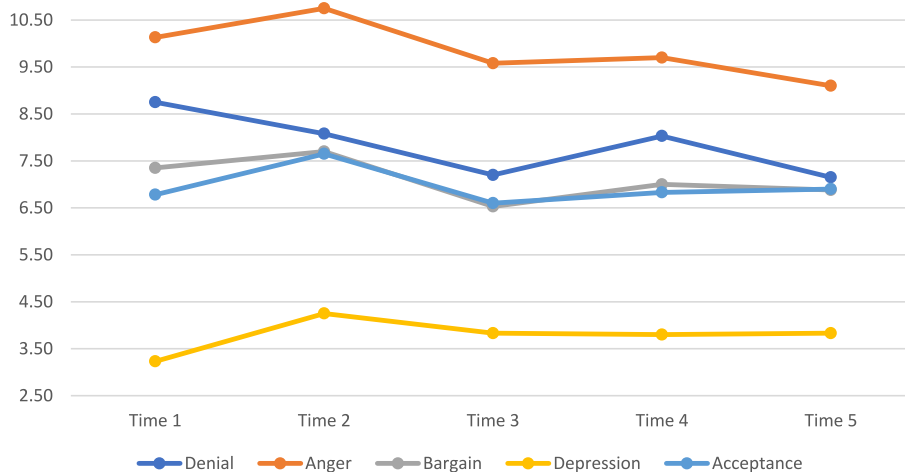


Fig. 6. A five stage model of business grief.

feeling were more accepting of their current business situation in comparison to females ( $r = .347$ ,  $p < .05$ ). It is interesting to note at the end of the lock-down phase, background indicators such as years in business, age and gender had little statistical significance regarding the attitudinal and emotional feels of the business owner (see Table 2).

## 6. Discussion and emergent model of business grief

Understanding the response of small business owners to the COVID-19 pandemic may be viewed through the lens of the Kübler-Ross (1969) model of Grief. The application of the model in this study has aided our understanding of how small business owners are coping with: the temporary closure; changes in their business model; and the potential of permanent loss of all or a proportion of their business. INSERT Fig. 6

Fig. 6 illustrates that the stages proposed by Kübler-Ross (1969) are perhaps better understood as the key elements of business grief. The elements do not appear chronologically, nor can the transition be assumed to be linear. Instead our findings indicate that the elements exist at different levels and at different points in time during the grieving process. The prevalence of each element changes over time but not in sequence as proposed by the original model. Therefore, each dimension should be measured and understood from a longitudinal perspective. This finding is supported by studies on the use of stage-based models of grief (Holland and Neimeyer 2010; Breen 2011; Parkes, 2013; Shear, 2015; Stroebe et al., 2017). We propose that the impact of a business closure should be studied using the five elements, but at a series of time intervals (4–6 weeks) in order to model business grief. What follows is a discussion of the five stages and an initial assessment of how they relate to the study of grief in a small business setting.

**Stage 1 Denial:** small business owners are resilient and accustomed to change (more so for those who are in business longer). The data indicates that there is unlikely to be an extended early stage characterised by denial. Instead the small business owner is likely to focus on immediacy of the situation. There will be a series of necessary steps to be taken i.e. securing facilities, ensuring staff can access social welfare provision, reaching agreement with financial institutions on credit etc. However, we would caution that denial may occur or recur as a new reality emerges. Indeed, in this study there was an increase in denial during time period 4 as small business owners had to absorb the new normal and deal with an extended period of restrictions. We suggest that the level of denial will fluctuate and may even increase as the small business owner starts to realise the long-term implications of the changes to their business portfolio and/or model.

**Stage 2 Anger:** At this point our data indicates that a small business owner will start to develop feelings of anger. The anger is the culmination of stresses caused by uncertainty and responsibilities. For small business owners the anger will derive from a lack of (accurate) information; bureaucratic delays and intensity of interactions with financial institutions. Although the anger may manifest itself in the workplace it is unlikely to be focused at staff or suppliers. However, the initial high levels of anger are likely to diminish as the small business owner focuses on new opportunities. We suggest that the level of anger will decrease over time, only increasing again if there is a significant increase in restrictions.

**Stage 3 Bargaining:** in this stage the small business owner begins to negotiate their current situation either with person(s) in authority; other business owners; or family members. Irrespective of how realistically the small business owners thinks bargaining is likely to succeed, it the process of planning and undertaking that provides the small business owner with an appropriate distraction. The process will help develop an appropriate message to provide to family, staff and customers. In addition, this process allows the small business owner to (re)set their career/business goals. We suggest that the level of bargaining will be at its highest after the level of anger starts to subside and will plateau until such time as a sustained period of normality occurs.

**Stage 4 Depression:** small business owner who enter this stage feel a sense of despair, loss, regret, hopelessness, sadness resulting in limited enthusiasm to engage in action/change. This will stage will occur as they realise that their former business model is no longer relevant and/or operational. Depression may also occur due to a reduced turnover and planning uncertainties. We sug-



gest that the level of depression (although moderate) will remain for period of time and only start to dissipate as the small owner observes their peers, local economy and society accept and develop in the new normal.

**Stage 5 Acceptance:** Acceptance is the final stage. Small business owners will have navigated a period of uncertainty characterised by grief, manifested in different and unusual behaviour patterns. They will now have different business activities; the daily operation of their business will be changed. The focus of the small business owner will be on future activity and thoughts of previous business activity will only occur occasionally. We suggest that acceptance is a distinguishable final stage and that any regression would only occur as a result of another shock and as such result in the start of a new process of grief.

## 7. Implications for practice

The small business owners experienced a significant level of psychological stress but they also displayed resilience, and over time accepted the changed circumstances and focused on continuation. This supports evidence in the extant literature of the resilience of small business owners (Ucbasaran et al., 2013; Jenkins et al., 2014; Muñoz et al., 2020; Stephens et al., 2021). Importantly it also captures, an entrepreneur's agility and ability to recreate an existing business model and/or create new service and product offerings (Shepherd, 2003; Cope, 2011; Singh et al., 2015; Amankwah-Amoah et al., 2018; Hegarty et al., 2020). The restrictions imposed a “break” on the small business owners. The small business owners were impacted for different periods of time and in different ways and as a consequence needed different types of supports at different stages of the crisis. Despite the best efforts of government and health agencies the COVID-19 restrictions continue and the long-term impacts are only starting to manifest themselves. Appropriate support systems are complex to design and deliver (Brown et al., 2020; Liguori and Pittz, 2020; Papadopoulos et al., 2020). Small business owners who have been impacted by COVID-19 need supports for their business and for themselves. Some of the small business owners felt more supported than others, some were better able to adapt. Entrepreneurs and small business owners cannot be thought of as a homogeneous group during crisis episodes.

## 8. Conclusion

Our findings aid our emergent understanding of the impact that a closure can have on an the personal, family and professional life of small business owners. The evidence presented in this paper indicates that the impacts of a business closure (even temporary) will have a significant psychological impact on small business owners. We suggest that a business closure can cause small business owners to grieve in a manner that can be modelled and illustrated. We have highlighted the continued relevance of a stage-based approach to the study of grief in a range of circumstances and settings. We acknowledging the limitations of our study. Our sample size is small and a greater number of respondents would add additional perspective. However, the data was collected during a period of great change for the small business owners. Their availability to participate in our study was extremely limited. We believe that there is a need for research that explores the types of “breaks”, both imposed and voluntary that occur during an entrepreneurial journey.

## Credit author statement

Simon Stephens: Conceptualization, Investigation and Writing. Chris McLaughlin: Conceptualization, Formal analysis and Visualization. Katrina McLaughlin: Conceptualization and Writing. All persons who meet authorship criteria are listed as authors, and all authors certify that they have participated sufficiently in the work to take public responsibility for the content, including participation in the concept, design, analysis, writing, or revision of the manuscript. Furthermore, each author certifies that this material or similar material has not been and will not be submitted to or published in any other publication.

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## Declaration of competing interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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## Appendix 1. Participants

Variable	Label	N	%
Gender	Male	21	52.5
	Female	19	47.5
Age	<30 years	8	20

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(continued)

Variable	Label	N	%
Education	<40 years	17	42.5
	<50 years	13	32.5
	<60 years	2	5
	2nd	24	60
	High Ed	16	40
Business Age	<5	8	20
	5+	7	17.5
	10+	5	12.5
	15+	4	10
	20+	16	40
Sector	Accommodation	8	20
	Prof Services	8	20
	Health/Fitness	8	20
	Retail	8	20
	Food	8	20
Closure Period	<6 weeks	3	7.5
	6 weeks	8	20
	12 weeks	10	25
	16 weeks	19	47.5

## Appendix 2. (5 stages of data collection)

**Interview 1** (week beginning March 16th) In response to the emergence of the COVID-19 pandemic the Government of Ireland (GoI) took a range of necessary and unprecedented actions. A tiered system of public health measures was proposed on March 12th, enhanced on March 24th /27th and extended until May 5th. All business with the exception of essential retail were closed and individuals were asked to remain at home.

**Interview 2** (week beginning May 5th) At the start of May a Roadmap for the Reopening of Business and Society was published by government. The plan was developed in consultation with the National Public Health Emergency Team and outlined five phases and the triggers for progress from one phase to the next. Indicative dates were provided.

**Interview 3** (week beginning June 8th) Phase 2 of Reopening made provision for visits to households and the development of range of sub-plans and supports to open up business with consideration for safety of staff and customers. Small retail outlets, public libraries and marts where social distancing could be observed were permitted to open.

**Interview 4** (week beginning July 7th) one week after Phase 3 of Reopening (with the exception of some local lockdowns) adult education facilities; childminding and a range of amenities reopened. In addition, the following businesses were allowed to reopen subject to strict guidelines and reduced numbers: Hotels, hostels, caravan parks and holiday parks; Cafés and restaurants and pubs operating as restaurants. In addition, the following reopened: cultural outlets, cinemas, leisure facilities, bingo and places of worship were allowed to open.

**Interview 5** (week beginning Aug 25th) saw the adoption of what many referred to as the *New Normal*. There were three key elements: 1) the reopening of Schools; 2) permission for larger social gatherings; 3) and advice on a return to work across all sectors. In addition, there was a general easing of restrictions across the service sector.

## Appendix 3. Structured Questions<sup>1</sup>

### Denial and Isolation

- Do you find it difficult to focus on anything other than your lost business?<sup>1</sup>
- Do you take measures to avoid anything that reminds you of your lost business?
- Do you get upset by memories of the daily operations of your business?
- Ever since my business closed it is hard for me to trust people.
- Ever since my business closed it is hard for me to trust the government.
- Ever since my business closed it is hard for me to confine in my family.

### Anger

- Do you have trouble accepting the closure of your business?
- Do you struggle to maintain a routine or engage in social activities after the closure?
- Do you become easily irritable or agitated?
- Do you feel angry about your business closing?

### Bargaining

- Do you feel disbelief over what happened?

<sup>1</sup> Answers provided based on a 5-point Likert scale: 1 = Never; 2 = Rarely; 3 = Sometimes; 4 = Often; 5 = Very Often.

Do you feel stunned or dazed over what happened?  
 Do you feel that life is empty without your business?  
 Do you feel isolated a great deal of the time?

#### Depression

Do you experience emotional pain on a daily basis?  
 Do you feel numb or detached from other people or activities I once enjoyed?  
 Do you feel that life is meaningless and most activities have no purpose?  
 Do you feel that you could have prevented your businesses closure?

#### Acceptance

I think things will never be the same again.  
 I think my business will not recover and I will have to start again.  
 I think that I will reopen my business and be successful again.  
 I wish I had never started my business.  
 I wish I had set up an online business.  
 I wish I was a PAYE worker.

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